

In re:
Franco John Urban
Debtor

Case No. 24-11018-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 19, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	Franco John Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518
14868223	Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518
14868236	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14868230	illExotics, LLC, 1704 E Passyunk Ave Fl 1, Philadelphia, PA 19148-1518

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14868217	Email/Text: bncnotifications@phea.org	Jul 20 2024 00:02:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14868218	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 20 2024 00:08:14	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14868219	EDI: GMACFS.COM	Jul 20 2024 04:02:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14868220	Email/PDF: bncnotices@becket-lee.com	Jul 20 2024 00:19:18	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14868227	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14868221	EDI: CAPITALONE.COM	Jul 20 2024 04:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14868225	+ EDI: CITICORP	Jul 20 2024 04:02:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14868226	EDI: CITICORP	Jul 20 2024 04:02:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14868228	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14868229	+ Email/Text: bankruptcy@firstelectronic.com		

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		Jul 20 2024 00:03:00	First Electronic Bank, Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271
14868231	EDI: IRS.COM	Jul 20 2024 04:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14868222	EDI: JPMORGANCHASE	Jul 20 2024 04:02:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
14868232	+ EDI: NAVIENTFKASMSERV.COM	Jul 20 2024 04:02:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
14868233	Email/Text: fesbank@attorneygeneral.gov	Jul 20 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14868234	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14868234	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14868235	^ MEBN	Jul 20 2024 00:01:35	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14868237	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14868238	^ MEBN	Jul 20 2024 00:01:25	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14868239	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 20 2024 00:07:33	Regional Acceptance Corporation, Attn: Bankruptcy 1424 East Fire Tower Ro, Greenville, NC 27858-4105
14868240	+ Email/Text: rmcowell@slgcollect.com	Jul 20 2024 00:03:00	Saldutti Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
14868241	EDI: SYNC	Jul 20 2024 04:02:00	Synch/hdceap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868242	+ EDI: SYNC	Jul 20 2024 04:02:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14868243	+ EDI: SYNC	Jul 20 2024 04:02:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868244	+ EDI: SYNC	Jul 20 2024 04:02:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868245	EDI: SYNC	Jul 20 2024 04:02:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868246	EDI: TDBANKNORTH.COM	Jul 20 2024 04:02:00	TD Bank, N.A., 1701 Route 70 E, Cherry Hill, NJ 08003-2390
14868247	Email/Text: usapae.bankruptcyntices@usdoj.gov	Jul 20 2024 00:03:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14868248	EDI: USBANKARS.COM	Jul 20 2024 04:02:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14868249	^ MEBN	Jul 20 2024 00:01:18	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14868250	+ EDI: LCIUPSTART	Jul 20 2024 04:02:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14868251	Email/Text: bankruptcyntices@vivecard.com	Jul 20 2024 00:02:00	Vive Financial, Attn: Bankruptcy Attn: Bankruptcy, 380 Data Drive , Suite 200, Draper, UT 84020
14868252	+ EDI: WFFC2		

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Jul 20 2024 04:02:00

Wells Fargo Bank NA, Attn: Bankruptcy 1 Home
Campus MAC X2303, Des Moines, IA
50328-0001

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14868224	*	Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
MICHAEL A. CIBIK	on behalf of Debtor Franco John Urban help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Franco John Urban	Social Security number or ITIN	xxx-xx-5892
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	24-11018-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Franco John Urban

7/18/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.